

Number of U.S. Online Banking Customers Continues to Grow Despite Challenging Financial Environment

--Personal Finance Management Tools Represent Opportunity for Banks to Better Serve Customers

RESTON, Va., April 21, 2009 /PRNewswire-FirstCall via COMTEX News Network/ -- comScore, Inc. (Nasdaq: SCOR), a leader in measuring the digital world, today released its annual review of the online banking industry. The study, published in the April 2009 comScore State of Online Banking report, found that the number of online banking customers continued to grow strongly in 2008 despite the turbulent financial environment. The growth was fueled by banks' aggressive customer acquisition strategies and heightened financial interest among online banking customers wanting to keep a closer eye on their personal finances.

(Logo: <http://www.newscom.com/cgi-bin/prnh/20080115/COMSCORELOGO>)

The report, based on passively-observed online behavioral data from the comScore Online Bank Benchmarker and a 2009 survey of nearly 5,000 U.S. online banking customers, provides comprehensive insights into service usage, customer satisfaction, personal financial management and paperless banking.

Top Online Banks Continue Growth in Customer Acquisition in 2008

After several years of particularly strong growth in the use of online banking at the top 10 banks, the second half of 2007 showed the first signs of softness as sequential quarterly growth rates fell below 1 percent, but then recovered somewhat in 2008 as banks became more aggressive in their online banking customer acquisition efforts.

Active Online Banking Customers at Top 10 Online Banks

Source: comScore Online Bank Benchmarker

| Time Period | Number of Online Banking Customers (000) | Sequential Percent Growth vs. Prior Quarter |
|-------------|---|---|
| 2007 | | |
| Q1 | 45,358 | 3.7% |
| Q2 | 47,349 | 4.4% |
| Q3 | 46,912 | -0.9% |
| Q4 | 47,311 | 0.9% |
| 2008 | | |
| Q1 | 48,178 | 1.8% |
| Q2 | 48,598 | 0.9% |
| Q3 | 50,907 | 4.8% |
| Q4 | 51,372 | 0.9% |

Banking and Credit Card Customer Satisfaction Withstands Recession

When asked about their satisfaction with their primary financial institutions, the percentage of respondents indicating that they were highly satisfied with their banks (down 1 percent) and credit card issuers (down 3 percent) declined only marginally versus 2008 and were at least as high as the levels seen in 2007. The decline was more pronounced, however, among brokerage firms, which saw their highly satisfied customers decline from 70 percent of respondents in 2008 to 58 percent in 2009.

Customer Satisfaction Across Financial Service Institutions

Feb 26 - Mar 2, 2009, n = 4,846

Source: comScore Banking Survey

Percent of Respondents who are
"Highly Satisfied"

| | | | |
|-----------------------|------|------|------|
| Financial Institution | 2007 | 2008 | 2009 |
| Bank | 70% | 72% | 71% |
| Credit Card Company | 62% | 65% | 62% |
| Brokerage Firm | 67% | 70% | 58% |

"Given the performance of the financial markets in the past year, it's not surprising that brokerage customers with declining balances would not be as satisfied as last year," said Marc Trudeau, comScore senior director. "It's interesting that a negative halo effect was not seen with respect to banks and credit card issuers, perhaps because of the reliability of services and the outreach they provided during a time of financial strain for many customers."

Online Financial Tools Represent Customer Opportunity for Banks

Online banking customers were also asked about their interest in various online tools to help manage their finances. More than 60 percent expressed interest in free identity theft services, while free credit score monitoring appealed to 52 percent. Approximately 37 percent of respondents showed a strong interest in online personal financial management tools, with half of those interested indicating they were willing to pay a modest monthly fee for the services.

Interest in Personal Financial Management Services
Feb 26 - Mar 2, 2009, n = 4,846
Source: comScore Banking Survey

| | Percent of Respondents who are Interested In Services |
|--------------------------------|---|
| Online Banking Services | |
| Free Identity Theft Services | 63% |
| Free Credit Score Monitoring | 52% |
| Personal Financial Management | 37% |
| Chat/Instant Messaging Service | 30% |
| Widget | 27% |
| Blog | 20% |

"That customers are asking for more services to help them manage their personal finances during these economically-challenging times is a positive sign for banks," added Trudeau. "It's clear that most customers are paying close attention to their personal finances, and, consequently, for the banks that step up and provide customers with the tools they're requesting, it's an opportunity to both cultivate and solidify customer relationships and to potentially drive incremental revenue as well."

Banking professionals and members of the media may request a copy of the full report by visiting http://www.comscore.com/request/state_of_online_banking.asp

About comScore Financial Services Solutions

The comScore Financial Services Solutions group consults with the world's leading banks, brokerage firms and institutions to help them better understand how their customers and competitors use online financial services. The comScore database includes a full spectrum of consumer interaction across competitive financial services companies, including account applications and usage, online bill payments, and purchases of products and services.

comScore consultants help financial institutions build strategies to acquire new customers, market and cross-sell service offerings, increase customer satisfaction and loyalty, and act upon emerging competitive threats and opportunities.

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